



**Treasury Department
30 North Market Street
Frederick, MD 21701**

**ANNUAL APPLICATION
Elderly or Disabled Homeowners Tax Deferral Program**

**IN ORDER TO RECEIVE THE TAX DEFFERAL, THE FOLLOWING INFORMATION MUST BE PROVIDED
AND ALL OF THE REQUIRED ITEMS MUST BE SUBMITTED ALONG WITH THE APPLICATION.**

1. Property Owner's Name _____ Phone Number: _____
2. Property Owner's Mailing Address: _____

3. Property Account Number: _____
4. Name and contact information of any/all mortgagees of the property or beneficiaries under any deed of trust:

5. Has the owner, or at least one of the owners, of the property resided in the dwelling as that person's principle place of residence for at least 5 consecutive years immediately preceding the date of this application and does the owner continue to occupy the property for that purpose: YES / NO.
6. Does the combined gross income of all individuals who reside in the dwelling (except for a dependent or a person who pays room & board) exceed \$55,000: YES/ NO. Must provide a copy of a Federal Income Tax Return, substantiating gross income for all individuals, from the most recent tax year.
7. Is the owner, or at least one of the owners, of the property at least 65 years of age: YES / NO.
8. Is the owner, or at least one of the owners, of the property permanently or totally disabled and receiving benefits under one or more of the qualifying disability acts: YES / NO. Refer to instructions for a list of qualifying disability acts. State below in space provided the acts under which the applicant(s) receive benefits.

9. Has the property tax deferral been granted through this program before? Yes/ No. If YES, list the prior tax years deferred: _____

IMPORTANT: *Read page 3 of this form for all applicable terms and conditions relating to this property tax deferral.*

I hereby certify under oath and affirmation, subject to the penalties provided by law, that the information and responses in this application are true and correct to the best of my knowledge, information, and belief.

SIGNATURE OF PROPERTY OWNER

APPLICATION DATE

FOR OFFICE USE ONLY

A. TOTAL CURRENT YEAR COUNTY TAXES DUE (LY2009): _____

B. TOTAL COUNTY TAXES DUE PRIOR TAXABLE YEAR (LY2008) _____

C. TOTAL APPROVED TAX DEFERRAL LY 2009 (A – B): _____

**Frederick County Code
Section 1-8-421**

- The amount of taxes that may be deferred for any one year is the amount that County property taxes due exceeds the amount of County property taxes paid in the prior taxable year. The increase in County property tax however, cannot be the result of a substantial improvement to the property.
 - The gross income or combined gross income of all individuals who actually reside in the dwelling must not exceed \$55,000 for the preceding calendar year.
 - The owner, or at least one of the owners, must reside in the dwelling as a principal place of residence and must have done so for 5 consecutive years.
 - County real property taxes that are eligible for the deferral is the County's general property tax. Special taxing district taxes are not eligible for deferral.
 - Interest accrues on the deferred taxes at a rate of 3% per annum. The annual interest rate set by the County applies to any tax deferred that year, regardless of the year when the tax was first deferred.
 - The total amount of the County property tax deferred plus interest shall be due and payable upon the latter to occur of:
 - The date the homeowner ceases to be eligible for this tax deferral due to a change in residency, disability qualifications or income requirements.
 - In the case of the death of a qualifying homeowner whose surviving spouse does not otherwise qualify for this tax deferral program but thereafter remains unmarried and continues to own and occupy the dwelling as his or her principal residence, 10 years after the death of the qualifying homeowner.
 - When a surviving spouse of a qualifying homeowner, who becomes qualified and thereafter applies for this tax deferral program during the ten-year interim period set forth above, ceases to be eligible for this tax deferral program under the requirements of residency, disability and income.
 - **All taxes deferred and accrued interest are a first lien on the property. The County must notify all mortgages of a payment deferral under this Section and of the amount of tax to be deferred.**
 - **A tax deferral for an eligible homeowner must further be specifically authorized by and reflected in a written agreement containing the terms and conditions of the deferral including the notice of the lien. The County shall record the agreement in the land records of Frederick County.**
 - Qualifying disability acts include: the Social Security Act, the Railroad Retirement Act, any Federal act for members of the United States Armed Forces or any Federal retirement system.
- An application for a tax deferral under this Section must be submitted to the Treasury Department no later than September 15 of the tax year in which the taxpayer seeks to obtain a tax deferral.